

Information to identify the case:

Debtor 1	<u>Michele Leblanc</u>	Social Security number or ITIN	xxx-xx-7571
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 16-26043-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michele Leblanc

10/21/22

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Michele Leblanc
Debtor

Case No. 16-26043-KCF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Oct 21, 2022

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 23, 2022:

Recip ID	Recipient Name and Address
db	+ Michele Leblanc, 13 Plymouth Court, Bordentown, NJ 08505-3125
516350869	+ Midland Mortgage, PO Box 268806, Oklahoma City, OK 73126-8806
516350871	+ PSEG, PO Box 570, Newark, NJ 07101-0570
516350872	+ Radon Wetter, 245 Route 22 West, Bridgewater, NJ 08807-2560
516350873	+ Stellar Recovery Inc., 1327 Highway 2 W, Suite 100, Kalispell, MT 59901-3531
516350874	Superior Court Of New Jersey, PO Box 971, Trenton, NJ 08650
516659326	+ Williamsburg VillaQe Condo. Assoc., Inc., Susan J. Radom, Esq., 245 Route 22 West, Suite 201, Bridgewater, NJ 08807-2560
516350876	+ Williamsburg Village Condo Assoc, 47 Georgetown Rd, Bordentown, NJ 08505-2415

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	Email/Text: bnc@russotrustee.com	Oct 21 2022 20:49:00	Albert Russo, Standing Chapter 13 Trustee, CN 4853, Trenton, NJ 08650-4853
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 21 2022 20:48:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 21 2022 20:48:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516350862	+ EDI: CAPONEAUTO.COM	Oct 22 2022 00:43:00	Capital One Auto Finance, 3905 Dallas Parkway, Plano, TX 75093-7892
516357482	+ EDI: AISACG.COM	Oct 22 2022 00:43:00	Capital One Auto Finance, c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347
517629597	+ EDI: AISACG.COM	Oct 22 2022 00:43:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
517635905	+ EDI: AISACG.COM	Oct 22 2022 00:43:00	Capital One Auto Finance, a division of Capital On, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
516350863	+ Email/Text: bankruptcy@cavps.com	Oct 21 2022 20:48:00	Cavalry Portfolio Services, 500 Summit Lake Drive, Valhalla, NY 10595-2321
516354324	+ Email/Text: bankruptcy@cavps.com	Oct 21 2022 20:48:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
516350864	+ EDI: COMCASTCBLCENT	Oct 22 2022 00:43:00	Comcast, 800 Rahway Ave., Union, NJ 07083-6691
516350865	+ EDI: CCS.COM	Oct 22 2022 00:43:00	Credit Collection Service, PO Box 9134, Needham Heights, MA 02494-9134
516350866	+ EDI: CITICORP.COM	Oct 22 2022 00:43:00	DSNB/Macy's, PO Box 8218, Mason, OH 45040

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516350867	^	MEBN	Oct 21 2022 20:44:24	KML Law group, 701 Market St #500, Philadelphia, PA 19106-1541
516520389	+	Email/Text: bankruptcydpt@mcmcg.com	Oct 21 2022 20:48:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
516466307	+	EDI: AISMIDFIRST	Oct 22 2022 00:43:00	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
516350868	+	Email/Text: bankruptcydpt@mcmcg.com	Oct 21 2022 20:48:00	Midland Funding, 8875 Aero Drive, San Diego, CA 92123-2255
516697307	+	Email/Text: bankruptcy@pseg.com	Oct 21 2022 20:47:00	PSE&G, Attn: Bankruptcy Dept., PO Box 490, Cranford NJ 07016-0490
516690869	^	MEBN	Oct 21 2022 20:43:55	PSE&G, PO Box 14444, New Brunswick,NJ 08906-4444, Attn: Bankruptcy
516350870	+	Email/Text: Triage_Bankruptcy_Notices@progressive.com	Oct 21 2022 20:48:00	Progressive Insurance, PO Box 7247-0311, Philadelphia, PA 19170-0001
516350875	+	EDI: RMSC.COM	Oct 22 2022 00:43:00	Synchrony Bank, PO Box 965005, Orlando, FL 32896-5005

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 23, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 21, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Brian C. Nicholas	on behalf of Creditor MIDFIRST BANK bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor NATIONSTAR MORTGAGE LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Jason Brett Schwartz	

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on behalf of Creditor Capital One Auto Finance jschwartz@friedmanvartolo.com bankruptcy@friedmanvartolo.com

Karen E. Bezner

Kbez@bellatlantic.net NJ61@ecfbis.com;KarenEBeznerEsq@aol.com

Karen E. Bezner

on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net NJ61@ecfbis.com;KarenEBeznerEsq@aol.com

Laurence R. Sheller

on behalf of Debtor Michele Leblanc laurence.sheller@gmail.com

TOTAL: 9